

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 13-32404-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pamela Lynn Wilkerson-Green  
aka Pamela Wilkerson, aka Pamela Green  
1608 W Omni Ct  
Ashland, VA 23005

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):  
Debtor: xxx-xx-1402

Employer Tax-Identification (EIN) No(s), (if any):  
Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Pamela Lynn Wilkerson-Green is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: August 9, 2013

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Pamela Lynn Wilkerson-Green  
 Debtor

Case No. 13-32404-DOT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Aug 09, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2013.

db  
 11770135 +Advance 'Til Payday, 202 W STATE ST STE 400, Ashland, VA 23005-2479  
 11770134 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,  
 Henrico, VA 23294-4409  
 11770138 #+Associated Creditors Exchange, 5151 N Harlem Ave, Ste 201, Chicago, IL 60656-3686  
 11770140 +Best Collection Agency, PO Box 2376, Newport News, VA 23609-0376  
 11770141 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538  
 11770145 ++CONTINENTAL EMERGENCY SERVICES, 111 BULIFANTS BLVD, STE B, WILLIAMSBURG VA 23188-5711  
 (address filed with court: Continental Emergency Services, Mailstop: 32635696,  
 P.O. Box 660064, Dallas, TX 75266-0064)  
 11770143 +Cawthorn Picard Rowe Deskevich, & Gavin, 8310 Midlothian Turnpike, Richmond, VA 23235-5120  
 11770144 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711  
 11770146 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,  
 Southfield, MI 48034-8331  
 11770148 +Credit Control Corporation, PO Box 120568, Newport News, VA 23612-0568  
 11770149 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)  
 11770153 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,  
 North Chesterfield, VA 23236-0000)  
 11770154 +GC Services, 6330 Gulfton, Houston, TX 77081-1198  
 11770155 +Hanover Family Physicians, 9376 Atlee Station Rd, Mechanicsville, VA 23116-2602  
 11770157 Horizon Financial Management, 8585 S Broadway, Ste 880, Merrillville, IN 46410-5661  
 11770158 +Jefferson Capital, 16 Mclelland Rd, Saint Cloud, MN 56303-2198  
 11770159 +King William County, attn: Treasurer, PO Box 156, King William, VA 23086-0156  
 11770160 +MCV Physicians, 1601 Willow Lawn Dr, Ste 275, Richmond, VA 23230-3422  
 11770161 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844  
 11770163 +North Shore Agency, 4000 East Fifth Ave, Columbus, OH 43219-1811  
 11770166 PMAB LLC, PO Box 12150, Charlotte, NC 28220-2150  
 11770164 +Parrish and LeBar, LLP, 5 E Franklin St., Richmond, VA 23219-2105  
 11770167 +Pmab Srvc, 13730 S Point Blvd, Charlotte, NC 28273-7715  
 11770170 +Richmond Public Library, 5420 Patterson Ave, Richmond, VA 23226-2004  
 11770173 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704  
 11770178 +Unique National Collections, 119 E Maple St, Jeffersonville, IN 47130-3439  
 11770179 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,  
 Richmond, VA 23298-0462  
 11770182 +Weinstein Properties, PO Box 31335, Henrico, VA 23294-1335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

EDI: QSBULUBMAN.COM Aug 10 2013 01:18:00 Sherman B. Lubman, P.O. Box 5757,  
 Glen Allen, VA 23058-5757  
 11770136 +Fax: 8042227848 Aug 10 2013 01:50:30 Advance 'Til Payday, 4311 Nine Mile Road,  
 Richmond, VA 23223-4920  
 11770137 EDI: AFNIRECOVERY.COM Aug 10 2013 01:18:00 Afni, Inc., 404 Brock Dr., PO Box 3427,  
 Bloomington, IL 61702-3427  
 11770139 +EDI: BANKAMER2.COM Aug 10 2013 01:23:00 Bank of America Loss/Recovery, 800 Market Street,  
 MOI-800-06-14, Saint Louis, MO 63101-2506  
 11770142 +E-mail/Text: opsqa\_usbankruptcy@cashnetusa.com Aug 10 2013 01:34:22 CashnetUSA,  
 200 West Jackson, Suite 1400, Chicago, IL 60606-6929  
 11770147 +EDI: CCS.COM Aug 10 2013 01:23:00 Credit Collection Services, Two Wells Ave,  
 Newton Center, MA 02459-3246  
 11770150 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Aug 10 2013 01:33:54 Dt Credit Co,  
 Attn: Bankruptcy Dep't, PO Box 29018, Phoenix, AZ 85038-9018  
 11770151 +E-mail/Text: bknotice@erccollections.com Aug 10 2013 01:35:31 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 11770152 +EDI: AMINFOFP.COM Aug 10 2013 01:18:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 11770156 +E-mail/Text: bkynotice@harvardcollect.com Aug 10 2013 01:34:10 Harvard Collection,  
 4839 N Elston Ave, Chicago, IL 60630-2589  
 11770162 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 10 2013 01:35:46 NCO Financial Systems,  
 507 Prudential Road, Horsham, PA 19044-2368  
 11770168 EDI: PRA.COM Aug 10 2013 01:23:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541-0000  
 11770165 +EDI: PINNACLE.COM Aug 10 2013 01:23:00 Pinnacle Financial Group, 7825 Washington Ave S,  
 Ste 310, Minneapolis, MN 55439-2424  
 11770172 +EDI: PHINRJMA.COM Aug 10 2013 01:18:00 RJM Acquisitions LLC, 575 Underhill Blvd, Ste 224,  
 Syosset, NY 11791-4437  
 11770169 +E-mail/Text: colleen.atkinson@rmscollect.com Aug 10 2013 01:33:53 Receivable Management,  
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826  
 11770171 +EDI: PHINRJMA.COM Aug 10 2013 01:18:00 Rjm Acq Llc, 575 Underhill Blvd., Suite 224,  
 Syosset, NY 11791-3416  
 11770175 EDI: NEXTEL.COM Aug 10 2013 01:18:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,  
 Oak Lawn, IL 60453-0000

District/off: 0422-7

User: luedeckert  
Form ID: B18

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Aug 09, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11770174 EDI: NEXTEL.COM Aug 10 2013 01:18:00 Sprint, KSOPHT0101-Z4300, 6391 Sprint Parkway,  
Overland Park, KS 66251-4300  
11770180 +EDI: AFNIVERIZONE.COM Aug 10 2013 01:23:00 Verizon Bankruptcy, PO Box 3037,  
Bloomington, IL 61702-3037  
11770181 EDI: WACHOVIA.COM Aug 10 2013 01:23:00 Wachovia Bank, Bankruptcy Central VA 7359,  
PO Box 13765, Roanoke, VA 24037-3765  
11770183 +E-mail/Text: toddsadwin@westbayconsumer.com Aug 10 2013 01:34:51 West Bay Acquisitions,  
1540 Pontiac Ave Ste A, Cranston, RI 02920-4472

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11770176 ###Tidewater Consumer Credit Corp, 420 North Center Dr, Suite 140, Norfolk, VA 23502-4067  
11770177 ###Transworld Systems, PO Box 12103, Trenton, NJ 08650-2103

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

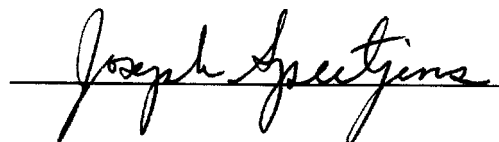
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2013

Signature:



District/off: 0422-7

User: luedeckert  
Form ID: B18

Page 3 of 3  
Total Noticed: 50

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2013 at the address(es) listed below:

Jessica L. Fellows on behalf of Debtor Pamela Lynn Wilkerson-Green fellows.jl@gmail.com,  
thedeptlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com  
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 2